

YOU HAVE RIGHTS

But you also have responsibilities!

As a member of a medical scheme, your monthly premium grants you access to a range of benefits, and you have certain non-negotiable rights as well.

But... there's a flip side to every coin.

In a medical scheme, members pay a monthly premium into a 'pot' that is used to cover medical claims. These monthly premiums, and investment returns are the only source of income for the medical scheme. A medical scheme does not have shareholders and therefore does not make any profits.

Any surplus funds or underwriting profits are transferred from the "pot", in accordance with regulations, to the member reserve to serve as a "safety net" for the security and benefit of members. If the claims outweighs the income received, the 'savings pot' will be depleted, and withdrawals from the member reserve required, which will in turn result in an increase in member premiums.



In order to access your benefits and exercise your rights, what are you as an individual responsible for?



You have rights...

- To **have access** to guaranteed benefits and prescribed minimum benefits
- To **receive benefits** in line with your chosen plan/option
- To be given the opportunity to **review your plan/option** annually
- To be able to **contact the scheme or your broker for support** on any of the above aspects
- To be given **clear explanations of treatment options and costs** by your doctor
- To be able to **verify what is covered** and paid for by the scheme
- To **hold treating doctors accountable for blatant mistakes**, bearing in mind that medicine is not always an exact science
- To have peace of mind in terms of your privacy and that your **personal information is kept confidential** at all times



BUT also responsibilities!

- To **understand** restrictions, exclusions, and the **rules of the scheme**
- To **follow the correct processes** for pre-authorisation, co-payments, prescription renewals, network providers, etc.
- To **be aware of deadlines** for reviewing your plan/option
- To **disclose all information required** by the scheme/broker to assist you
- To keep your **contact details updated**
- To **read and understand** brochures, updates and other communication sent to you by the scheme/broker
- To ensure **regular payment of contributions**
- To **investigate different treatment options**, the costs related to them and how your medical scheme will cover these before booking treatment
- To **disclose all necessary information** to your treating doctor
- To **not claim for benefits or treatment which you did not receive** or need



Did you know - It is widely recognised that fraudulent claims make up at least 10% of medical scheme claims, which are ultimately paid for by your contributions.

If we all work together to keep to the rules, the experience will be so much better for all of us.